

**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$21,550.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.00 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$29,000.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$10,000.00   |
| Trade              | \$500.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$18,500.00   |
| Approved FE %      | 59.68 %   |
| TT&L               | \$3,050.00  |
| Warranty           | \$0.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$21,550.00   |
| Approved LTV %     | 69.52   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 05/30/2020 3:59 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 06/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,000.00       |

**Stipulations**

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. POI not required based on current deal structure. Requirement may change if deal structure changes
3. Must receive contract and have stips complete by 06/29/2020 or app will expire.

**Additional Information**

—

**Comments**



**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$27,550.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.19 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$35,000.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$10,000.00   |
| Trade              | \$500.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$24,500.00   |
| Approved FE %      | 79.03 %   |
| TT&L               | \$3,050.00  |
| Warranty           | \$0.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$27,550.00   |
| Approved LTV %     | 88.87   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 05/30/2020 3:59 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 06/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,000.00       |

**Stipulations**

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
3. Must receive contract and have stips complete by 06/29/2020 or app will expire.

**Additional Information**

—

**Comments**

—

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**Chase**

Declined

**Applicant(s)**

|                |                     |
|----------------|---------------------|
| Applicant Name | FARAH JEAN FRANCOIS |
| Co-Applicant   | —                   |

**Financing Information**

|                              |             |
|------------------------------|-------------|
| Requested Product            | Retail      |
| Program                      | —           |
| Amount Requested (incl TT&L) | \$26,050.00 |
| Term                         | 72 mos      |
| Acquisition Fee              | \$0.00      |
| Buy Rate                     | —           |
| Tier Level                   | —           |
| LTV Ratio                    | 86.90       |

**Reference**

|                             |                |
|-----------------------------|----------------|
| Name                        | CHASE          |
| Phone Number                | (800) 869-7720 |
| Fax                         | (800) 958-1099 |
| Lender Cust. Service Number | (800) 869-7720 |
| APS #                       | 201511812020   |

**Vehicle**

|          |                    |
|----------|--------------------|
| New/Used | USED               |
| Y/M/M    | 2017/BMW/5 SERIES  |
| Trim     | SEDAN 4D 530XI AWD |
| VIN #    | WBAJA7C38HG904646  |
| Mileage  | 24,580             |

**Reasons**

1. UTILIZATION OF REVOLVING CREDIT ACCOUNT(S)
2. AUTO/INSTALLMENT BALANCE(S) RELATIVE TO TOTAL ORIGINAL LOAN AMOUNT(S)
3. RATIO OF BALANCES TO LIMITS ON BANKCARDS OR REVOLVING ACCOUNTS TOO HIGH
4. LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED.

**Stipulations**

—

**Additional Information**

—

**Comments**

—

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**U.S. Bank**

Declined

**Applicant(s)**

|                |                     |
|----------------|---------------------|
| Applicant Name | Farah Jean Francois |
| Co-Applicant   | —                   |

**Financing Information**

|                              |             |
|------------------------------|-------------|
| Requested Product            | Retail      |
| Amount Requested (incl TT&L) | \$26,050.00 |
| Term                         | 72 mos      |
| Buy Rate                     | 5.51 %      |
| Tier Level                   | S           |
| FICO Score                   | 565         |
| LTV Ratio                    | 83.16       |

**Reference**

|                            |                  |
|----------------------------|------------------|
| Name                       | Decision, System |
| Phone Number               | (866) 206-1878   |
| Fax                        | -                |
| Lender Cust Service Number | -                |
| APS#                       | 28317893         |

**Vehicle**

|          |                    |
|----------|--------------------|
| New/Used | USED               |
| Y/M/M    | 2017/BMW/5 Series  |
| Trim     | Sedan 4D 530xi AWD |
| VIN #    | WBAJA7C38HG904646  |
| Mileage  | 24,580             |

**Reasons**

1. Insufficient Credit File
2. Inadequate Trade Lines
3. Delinquent Credit Obligations
4. An Unusual Number of Recently Established Credit Relationships

**Stipulations**

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**Additional Information**

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**Comments**

5/30/2020 5:12p.m. Analyst  
Auto Declined

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**BB&T Dealer Finance**

Declined

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |

**Financing Information**

|                              |             |
|------------------------------|-------------|
| Requested Product            | Retail      |
| Amount Requested (incl TT&L) | \$26,050.00 |
| Term                         | 72 mos      |
| Max Customer Rate            | 12.30 %     |
| Buy Rate                     | 10.30 %     |
| Risk Grade                   | D1          |
| Fico Score                   | —           |
| LTV Ratio                    | —           |

**Reference**

|                             |   |
|-----------------------------|---|
| Name                        | SPARTAN AUTO GROUP LLC D/B/A VICTORY MITSUBISHI |
| Phone Number                | (609) 495-0743                                  |
| Fax                         | -   |
| Lender Cust. Service Number | -   |
| APS#                        | 8424482   |

**Vehicle**

|         |                    |
|---------|--------------------|
| N/U/D   | USED               |
| Y/M/M   | 2017/BMW/5 SERIES  |
| Trim    | SEDAN 4D 530XI AWD |
| VIN #   | WBAJA7C38HG904646  |
| Mileage | 24,580             |

**Reasons**

1. PROPORTION OF BALS TO CRED LIMS TOO HIGH ON BANK REV/OTHER REV ACCTS
2. LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
3. PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
4. TOO MANY INQUIRIES LAST 12 MONTHS

**Stipulations**

—

**Additional Information**

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**Comments**

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**Ally**

Declined

**Applicant(s)**

|                |                     |
|----------------|---------------------|
| Applicant Name | Farah Jean Francois |
| Co-Applicant   | -                   |

**Financing Information**

|                    |             |
|--------------------|-------------|
| Requested Product  | Retail      |
| Channel            | -           |
| Term               | 72 mos      |
| Acquisition Fee    | \$395.00    |
| Amount Requested   | \$26,050.00 |
| Cash Selling Price | \$33,000.00 |
| Tier Level         | B           |

**Reference**

|                           |                |
|---------------------------|----------------|
| Name                      | Parsons, Wanda |
| Fax                       | (877) 623-9125 |
| Phone Number              | (972) 537-2920 |
| Lend Cust. Service Number | -              |
| Application Number        | [REDACTED]     |
| Decision Date/Time        | â€”            |

**Vehicle**

|                 |                   |
|-----------------|-------------------|
| New/Used        | USED              |
| Year/Make/Model | 2017/BMW/5 SERIES |
| Trim            | 530I XDRIVE SEDAN |
| AWV / Inv       | \$31,325.00       |

**Reasons**

1. SageStream score based on your credit report - Applicant

**Stipulations**

-

**Additional Information**

-

**Comments**

5/30/2020 5:12p.m. Analyst

\*\*System declined - alternative structures may be available - contact your underwriter.\*\*



**Capital One Auto Finance**

Conditionally Approved

**Applicant(s)**

|                |                     |
|----------------|---------------------|
| Applicant Name | FARAH JEAN FRANCOIS |
| Co-Applicant   | —                   |
| App Income     | \$5,416.67          |
| Co-App Income  | —                   |
| Total Income   | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Countered   | \$25,550.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.23 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$33,000.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$10,000.00   |
| Trade              | \$500.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$22,500.00   |
| Approved FE %      | 72.58 %   |
| TT&L               | \$3,050.00  |
| Warranty           | \$0.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$25,550.00   |
| Approved LTV %     | 82.42   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 05/30/2020 5:13 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 06/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,000.00       |

**Stipulations**

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
3. Must receive contract and have stips complete by 06/29/2020 or app will expire.

**Additional Information**

—

**Comments**

—

**Capital One Auto Finance**

Conditionally Approved

**Applicant(s)**

|                |                     |
|----------------|---------------------|
| Applicant Name | FARAH JEAN FRANCOIS |
| Co-Applicant   | —                   |
| App Income     | \$5,416.67          |
| Co-App Income  | —                   |
| Total Income   | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Countered   | \$26,550.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.44 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$32,500.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$23,500.00   |
| Approved FE %      | 74.13 %   |
| TT&L               | \$3,050.00  |
| Warranty           | \$0.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$26,550.00   |
| Approved LTV %     | 83.75   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | [REDACTED]                          |
| Approval Date        | 05/30/2020 5:14 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 06/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,700.00       |

**Stipulations**

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
3. Must receive contract and have stips complete by 06/29/2020 or app will expire.

**Additional Information**

—

**Comments**

—

**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$30,941.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.72 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$34,595.00   |
| Doc Fee            | \$75.00   |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$25,670.00   |
| Approved FE %      | 80.22 %   |
| TT&L               | \$3,514.00  |
| Warranty           | \$1,757.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$30,941.00   |
| Approved LTV %     | 96.69   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 05/30/2020 5:48 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 06/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$32,000.00       |

**Stipulations**

1. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
2. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
3. Must receive contract and have stips complete by 06/29/2020 or app will expire.

**Additional Information**

—

**Comments**

—

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**Chase**

Declined

**Applicant(s)**

|                |                     |
|----------------|---------------------|
| Applicant Name | FARAH JEAN FRANCOIS |
| Co-Applicant   | —                   |

**Financing Information**

|                              |             |
|------------------------------|-------------|
| Requested Product            | Retail      |
| Program                      | —           |
| Amount Requested (incl TT&L) | \$26,550.00 |
| Term                         | 72 mos      |
| Acquisition Fee              | \$0.00      |
| Buy Rate                     | —           |
| Tier Level                   | —           |
| LTV Ratio                    | 89.80       |

**Reference**

|                             |                |
|-----------------------------|----------------|
| Name                        | CHASE          |
| Phone Number                | (800) 869-7720 |
| Fax                         | (800) 958-1099 |
| Lender Cust. Service Number | (800) 869-7720 |
| APS #                       | 201811130460   |

**Vehicle**

|          |                    |
|----------|--------------------|
| New/Used | USED               |
| Y/M/M    | 2017/BMW/5 SERIES  |
| Trim     | SEDAN 4D 530XI AWD |
| VIN #    | WBAJA7C38HG904646  |
| Mileage  | 24,580             |

**Reasons**

1. UTILIZATION OF REVOLVING CREDIT ACCOUNT(S)
2. AUTO/INSTALLMENT BALANCE(S) RELATIVE TO TOTAL ORIGINAL LOAN AMOUNT(S)
3. NUMBER OF BANK AND/OR NATL REVOLVING CREDIT ACCTS WITH HIGH UTILIZATION
4. RATIO OF BALANCES TO LIMITS ON BANKCARDS OR REVOLVING ACCOUNTS TOO HIGH

**Stipulations**

—

**Additional Information**

—

**Comments**

—

**NMAC/IFS**

Declined

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | Farah Jean Francois |
| Co-Applicant Name | -                   |

**Financing Information**

|                   |        |
|-------------------|--------|
| Requested Product | Retail |
| Term              | 72 mos |

**Reference**

|                             |                       |
|-----------------------------|-----------------------|
| Reference Number            | [REDACTED]            |
| Decision Date               | 06/29/2020 10:30 a.m. |
| Name                        | Analyst, NMAC         |
| Phone Number                | (800) 950-6622        |
| Fax                         | -                     |
| Lender Cust. Service Number | (800) 950-6622        |

**Vehicle**

|       |                    |
|-------|--------------------|
| N/U/D | USED               |
| Y/M/M | 2017/BMW/5 Series  |
| Trim  | Sedan 4D 530xi AWD |
| VIN # | WBAJA7C38HG904646  |

**Reasons**

1. Ratio Of Balance To Limit On Bank Revolving Accounts Too High
2. Length Of Time Accounts Have Been Established
3. Time Since Delinquency Is Too Recent Or Unknown
4. Proportion Of Loan Balances To Loan Amounts Is Too High

**Stipulations**

-

**Additional Information**

-

**Comments**

6/29/2020 11:30a.m. Analyst

For direct access to your assigned credit team, please call 855-273-3335.



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**U.S. Bank**

Declined

**Applicant(s)**

|                |                     |
|----------------|---------------------|
| Applicant Name | Farah Jean Francois |
| Co-Applicant   | —                   |

**Financing Information**

|                              |             |
|------------------------------|-------------|
| Requested Product            | Retail      |
| Amount Requested (incl TT&L) | \$26,550.00 |
| Term                         | 72 mos      |
| Buy Rate                     | 5.36 %      |
| Tier Level                   | S           |
| FICO Score                   | 567         |
| LTV Ratio                    | 83.75       |

**Reference**

|                            |                  |
|----------------------------|------------------|
| Name                       | Decision, System |
| Phone Number               | (866) 206-1878   |
| Fax                        | -                |
| Lender Cust Service Number | -                |
| APS#                       | 28506763         |

**Vehicle**

|          |                    |
|----------|--------------------|
| New/Used | USED               |
| Y/M/M    | 2017/BMW/5 Series  |
| Trim     | Sedan 4D 530xi AWD |
| VIN #    | WBAJA7C38HG904646  |
| Mileage  | 24,580             |

**Reasons**

1. Insufficient Credit File
2. Excessive Inquiries
3. Delinquent Credit Obligations
4. An Unusual Number of Recently Established Credit Relationships

**Stipulations**

—

**Additional Information**

—

**Comments**

6/29/2020 10:31a.m. Analyst  
Auto Declined

**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$26,550.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.66 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$32,500.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$23,500.00   |
| Approved FE %      | 74.13 %   |
| TT&L               | \$3,050.00  |
| Warranty           | \$0.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$26,550.00   |
| Approved LTV %     | 83.75   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 10:31 a.m.               |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,700.00       |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

**Additional Information**

—

**Comments**

—

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**BB&T Dealer Finance**

Declined

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |

**Financing Information**

|                              |             |
|------------------------------|-------------|
| Requested Product            | Retail      |
| Amount Requested (incl TT&L) | \$26,550.00 |
| Term                         | 72 mos      |
| Max Customer Rate            | 12.30 %     |
| Buy Rate                     | 10.30 %     |
| Risk Grade                   | D1          |
| Fico Score                   | —           |
| LTV Ratio                    | —           |

**Reference**

|                             |   |
|-----------------------------|---|
| Name                        | SPARTAN AUTO GROUP LLC D/B/A VICTORY MITSUBISHI |
| Phone Number                | (609) 495-0743                                  |
| Fax                         | -   |
| Lender Cust. Service Number | -   |
| APS#                        | 8527267   |

**Vehicle**

|         |                    |
|---------|--------------------|
| N/U/D   | USED               |
| Y/M/M   | 2017/BMW/5 SERIES  |
| Trim    | SEDAN 4D 530XI AWD |
| VIN #   | WBAJA7C38HG904646  |
| Mileage | 24,580             |

**Reasons**

1. PROPORTION OF BALS TO CRED LIMS TOO HIGH ON BANK REV/OTHER REV ACCTS
2. LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
3. PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
4. TOO MANY INQUIRIES LAST 12 MONTHS

**Stipulations**

—

**Additional Information**

—

**Comments**

—

**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$31,657.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 12.15 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$33,995.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$24,995.00   |
| Approved FE %      | 78.85 %   |
| TT&L               | \$3,662.00  |
| Warranty           | \$3,000.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$31,657.00   |
| Approved LTV %     | 99.86   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 10:33 a.m.               |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,700.00       |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year

**Additional Information**

—

**Comments**

—

**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$30,562.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.76 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$33,000.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$24,000.00   |
| Approved FE %      | 75.71 %   |
| TT&L               | \$3,562.00  |
| Warranty           | \$3,000.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$30,562.00   |
| Approved LTV %     | 96.41   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 10:34 a.m.               |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,700.00       |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

**Additional Information**

—

**Comments**

—



**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$30,462.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.76 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$32,900.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$23,900.00   |
| Approved FE %      | 75.39 %   |
| TT&L               | \$3,562.00  |
| Warranty           | \$3,000.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$30,462.00   |
| Approved LTV %     | 96.09   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 10:42 a.m.               |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,700.00       |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

**Additional Information**

—

**Comments**

—

**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$30,537.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.76 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$32,900.00   |
| Doc Fee            | \$75.00   |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$23,975.00   |
| Approved FE %      | 75.63 %   |
| TT&L               | \$3,562.00  |
| Warranty           | \$3,000.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$30,537.00   |
| Approved LTV %     | 96.33   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 1:45 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,700.00       |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
4. Must receive contract and have stips complete by 07/29/2020 or app will expire.

**Additional Information**

—

**Comments**

—

**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$30,537.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.76 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$32,900.00   |
| Doc Fee            | \$75.00   |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$23,975.00   |
| Approved FE %      | 76.35 %   |
| TT&L               | \$3,562.00  |
| Warranty           | \$3,000.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$30,537.00   |
| Approved LTV %     | 97.25   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 3:03 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,400.00       |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
4. Must receive contract and have stips complete by 07/29/2020 or app will expire.

**Additional Information**

—

**Comments**

—

**Capital One Auto Finance**

Approved(Pending Structure)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                   |   |
|-------------------|---|
| Approved Product  | Retail  |
| Tier Level        | Tier 7 -EX  |
| Term              | 72 mos  |
| Amount Requested  | \$28,962.00   |
| Total Dealer Fee  | —   |
| Buy Rate          | —   |
| Max Participation | —   |
| Reference Link    | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 3:06 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|          |                   |
|----------|-------------------|
| New/Used | USED              |
| Y/M/M    | 2016/HONDA/CIVIC  |
| Trim     | 4dr CVT EX Sdn    |
| VIN #    | 2HGFC2F71GH561817 |
| Mileage  | 21,593            |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year
4. Must receive contract and have stips complete by 07/19/2020 or app will expire.

**Additional Information**

—

**Comments**

—



**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$28,962.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.59 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$31,500.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$22,500.00   |
| Approved FE %      | 71.66 %   |
| TT&L               | \$3,462.00  |
| Warranty           | \$3,000.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$28,962.00   |
| Approved LTV %     | 92.24   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 3:07 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,400.00       |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

**Additional Information**

—



**Comments**

—

**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$29,457.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.66 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$31,995.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$22,995.00   |
| Approved FE %      | 73.23 %   |
| TT&L               | \$3,462.00  |
| Warranty           | \$3,000.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$29,457.00   |
| Approved LTV %     | 93.81   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 3:10 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,400.00       |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

**Additional Information**

—

**Comments**

—

**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$30,072.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.70 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$32,500.00   |
| Doc Fee            | \$0.00  |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$23,500.00   |
| Approved FE %      | 74.84 %   |
| TT&L               | \$3,572.00  |
| Warranty           | \$3,000.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$30,072.00   |
| Approved LTV %     | 95.77   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 3:09 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,400.00       |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. Proof of applicant(s) income required. Examples of document types are most recent paystub (must be dated within 45 days), most recent 3 months of personal bank statements (non W2 customers), and Social Security benefit letters dated within the last year

**Additional Information**

—

**Comments**

—

**Capital One Auto Finance**

Approved(As Submitted)

**Applicant(s)**

|                   |                     |
|-------------------|---------------------|
| Applicant Name    | FARAH JEAN FRANCOIS |
| Co-Applicant Name | —                   |
| App Income        | \$5,416.67          |
| Co-App Income     | —                   |
| Total Income      | \$5,416.67          |

**Financing Information**

|                    |   |
|--------------------|---|
| Approved Product   | Retail  |
| Tier Level         | Tier 7  |
| Term               | 72 mos  |
| Amount Approved    | \$29,532.00   |
| Total Dealer Fee   | \$290.00  |
| Buy Rate           | 11.66 %   |
| Max Participation  | 2 %   |
| Approved Structure | —   |
| Sales Price        | \$31,995.00   |
| Doc Fee            | \$75.00   |
| Front End Products | \$0.00  |
| Cash down          | \$9,000.00  |
| Trade              | \$0.00  |
| Rebate             | \$0.00  |
| Approved Front End | \$23,070.00   |
| Approved FE %      | 73.47 %   |
| TT&L               | \$3,462.00  |
| Warranty           | \$3,000.00  |
| GAP                | \$0.00  |
| Credit Life        | \$0.00  |
| Accident/Health    | \$0.00  |
| Approved ATF       | \$29,532.00   |
| Approved LTV %     | 94.05   |
| Reference Link     | <a href="#">Click here to update directly in Dealer Navigator</a> |

**Reference**

|                      |                                     |
|----------------------|-------------------------------------|
| APP ID               | ██████████                          |
| Approval Date        | 06/29/2020 3:31 p.m.                |
| Relationship Manager | Relationship Manager: Andrew Lattin |
| Ph                   | (888) 396-2623 Ext. 8323            |
| Fax                  | (888) 722-5186                      |
| Funding Manager      | Funding Manager: Michelle Garcia    |
| Ph                   | (800) 945-9875 Ext. 8324            |
| Fax                  | (888) 722-5186                      |
| Approval Expiration  | 07/28/2020 7:00 p.m.                |

**Vehicle**

|                |                   |
|----------------|-------------------|
| New/Used       | USED              |
| Y/M/M          | 2017/BMW/5-SERIES |
| Trim           | 530i xDrive Sedan |
| VIN #          | WBAJA7C38HG904646 |
| Mileage        | 24,500            |
| Book / Invoice | \$31,400.00       |

**Stipulations**

1. Multiple approvals for this applicant. First contract in-house funds.
2. Vehicle must be for personal use. Contracts indicating use for any other purpose will be returned.
3. Must receive contract and have stips complete by 07/29/2020 or app will expire.
4. POI not required based on current deal structure. Requirement may change if deal structure changes

**Additional Information**

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**Comments**

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